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Operating Ratios of Member Banks

Tenth Federal Reserve District

1967



PROPERTY OF THE
FEDERAL RESERVE BANK OF KANSAS CITY
1967

Federal Reserve Bank
of Kansas City

FEDERAL RESERVE BANK
OF KANSAS CITY

March 1968

*TO MEMBER BANKS IN THE
TENTH FEDERAL RESERVE DISTRICT:*

The condition and earnings ratios of member banks in the Tenth District covering operating results in 1967 are presented in the following pages.

Operating ratios for all District member banks appear in the first table, and the ratios for member banks by states appear in succeeding tables. Ratios for Kansas, Nebraska, and Oklahoma are presented separately, while those for Colorado, New Mexico, and Wyoming are combined into a single table. Ratios for banks in the latter three states are not shown separately because there are not enough banks to permit valid comparisons in the various size classifications. For the same reason, the ratios of banks in the Tenth District portion of Missouri are not tabulated separately but are included in the District summary table.

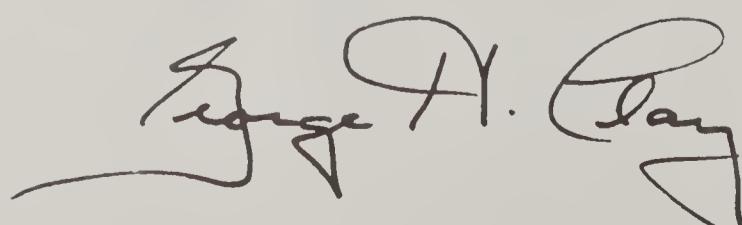
The operating ratios for each grouping of banks in the District table are presented as averages (a) for all banks in the group, (b) for the 50 per cent of the banks with the highest ratios of net current earnings to total assets, and (c) for the 25 per cent of the banks with the highest such ratios. Thus, each bank may compare its ratios not only with the average ratios of all banks in its size group, but also with the average ratios of the higher-earning banks.

The operating ratios presented here are unweighted averages of ratios of individual banks, not the ratios of dollar aggregates. Thus, each bank has the same importance in determining the average ratios. The asset and liability figures used in computing the 1967 operating ratios are averages of data in the call reports of December 31, 1966, and June 30, 1967; the earnings and expense figures used are from reports of earnings and expenses for the calendar year 1967.

At the end of the booklet, a summary table is included which shows the ratios for all District member banks by years since 1952. Examination of these data will aid in studying some of the longer-term trends in District banking and will give perspective to recent changes in summary ratios. The ratios for years prior to 1962 are based on averages of prior yearend, midyear, and fall call reports. The 1962 and 1963 ratios are based on prior yearend, spring, and midyear call report averages, while the ratios for 1964 and subsequent years are based on the averages of only the prior yearend and midyear call reports. The use of averages based on these different call report dates, while causing minor variations, should not invalidate any comparisons involving data in the summary table.

To facilitate comparisons, the individual bank ratios for each member bank receiving this report have been entered on a separate sheet, which has been inserted in the report. (In cases where more than one copy of the report is sent to a given bank, however, the individual bank ratio sheet has been inserted in only the top copy.) A discussion of some aspects of bank operations in 1967 appears on the opposite page.

Very truly yours,



President

COMMENT AND INTERPRETATION

Net current operating earnings relative to total assets at banks in the Tenth Federal Reserve District in 1967 remained at the advanced level established in 1966. Total operating revenue as a per cent of total assets continued to advance at about the same pace as in the past several years. Following a relatively small increase in 1966, the total expenses to assets ratio increased in 1967 at approximately the same rate as in several years prior to 1966. The ratios of net income after taxes to total assets and to total capital accounts increased slightly, approaching the relatively high levels established during the early 1960's.

Net current earnings were 1.35 per cent of total assets in 1967 at member banks in the Tenth Federal Reserve District, the same as in 1966. A rise in the operating revenue to total assets ratio from 5.39 per cent to 5.61 per cent was matched by an increase in the ratio of total expenses to total assets from 4.04 per cent to 4.26 per cent. The increase in expenses reflected a substantial rise in interest on time and savings accounts, which advanced from 1.28 per cent in 1966 to 1.52 per cent of assets in 1967. A continued sharp rise in time deposits relative to total deposits, as well as a comparatively large increase in the average rate paid on time deposits, accounted for the rise in interest costs. For the second straight year, both "salaries and wages" and "all other expenses" declined in relation to total assets.

Banks continued to shift their funds into higher-earning classes of assets during 1967, partly in response to the higher rates paid on time deposits and to the increased proportion of time deposits. Total loans increased from 48.3 per cent to 49.2 per cent of total assets, and other securities—mainly state and local government bonds—rose from 10.7 per cent to 11.9 per cent of assets. United States Government securities declined from 22.3 per cent to 21.0 per cent of assets. Cash holdings also decreased moderately from 17.1 per cent to 16.4 per cent of total assets. Within this general shift to higher-earning classes of assets, however, real

estate loans and consumer loans, after rising steadily since 1962, decreased in 1967 as a percentage of total loans. Business loans, loans to nonbank financial institutions, and nonguaranteed loans to farmers increased relative to total loans.

The rate of interest earned on U. S. Government securities also increased from 4.46 per cent to 4.83 per cent. In addition, interest rates on other securities increased slightly in 1967. These increases in the rates of return on the various earning assets are in line with the upward trend of recent years.

Comparisons among the states indicate that banks in Kansas and in the three states of Colorado, New Mexico, and Wyoming experienced an increase in net current earnings as a per cent of total assets. Banks in Oklahoma and Nebraska registered a decrease in this ratio during 1967. Banks in Nebraska, however, continued to lead the rest of the banks in the Tenth District with a ratio of 1.43 per cent, followed closely by Kansas banks with a ratio of 1.42 per cent. The decline in the net current operating earnings to total assets ratio at Nebraska banks was due to a substantial increase in the total expenses to total assets ratio, which, in turn, was the result mainly of the sharp advance in interest on time and savings deposits as a percentage of total assets. Nebraska banks experienced the largest increase in time and savings deposits in relation to total deposits as well as the largest advance in the average interest rates paid on these deposits. In 1967, Nebraska banks paid the highest average rate of interest on time deposits—4.11 per cent. Banks in Oklahoma and in the Colorado, New Mexico, and Wyoming reporting area recorded the smallest increases both in time and savings deposits to total deposits ratios and in average interest rates paid on time and savings deposits.

Banks in Nebraska again registered the highest ratio of net profits after taxes in relation to capital accounts with 10.3 per cent, compared to an average of 8.9 per cent in the District. The lowest ratio was 8.1 per cent, recorded at Oklahoma member banks.

ALL TENTH DISTRICT MEMBER BANKS,

Number of Banks.....	ALL BANKS		GROUP 1 UNDER \$1 MILLION			GROUP 2 \$1-2 MILLION		
	1967	1966	GROUP AVERAGE	UPPER 50%	HIGHEST 25%	GROUP AVERAGE	UPPER 50%	HIGHEST 25%
	832	830	22	11	6	82	41	21
SUMMARY RATIOS								
<i>Percentage of Total Capital Accounts</i>								
1. Net current operating earnings	14.9	14.8	9.7	13.6	15.2	12.3	15.9	17.3
2. Net income before related taxes	11.8	11.3	6.9	11.4	11.8	10.2	13.7	15.4
3. Net income after taxes	8.9	8.7	5.2	9.1	8.9	8.2	11.2	12.6
4. Cash dividends declared	3.3	3.2	2.5	3.2	4.5	3.0	3.3	4.2
<i>Percentage of Total Assets</i>								
5. Total operating revenue	5.61	5.39	5.43	5.02	5.09	5.57	5.64	5.62
6. Salaries and wages	1.49	1.50	2.16	1.80	1.73	1.79	1.62	1.55
7. Interest on time and savings deposits	1.52	1.28	0.63	0.53	0.46	1.19	1.07	0.95
8. All other expenses	1.25	1.26	1.43	1.00	0.91	1.22	1.05	0.98
9. Total expenses	4.26	4.04	4.23	3.32	3.10	4.20	3.74	3.48
10. Net current operating earnings	1.35	1.35	1.20	1.70	1.99	1.37	1.91	2.14
11. Net income after taxes	0.81	0.79	0.62	1.11	1.16	0.92	1.35	1.54
SOURCES AND DISPOSITION OF INCOME								
<i>Percentage of Total Operating Revenue</i>								
12. Interest on U. S. Government securities	18.5	19.1	23.9	29.3	33.2	24.7	26.9	31.0
13. Interest and dividends on other securities	7.1	6.2	4.5	4.7	5.9	5.5	5.8	7.0
14. Revenue on loans	64.4	64.5	61.6	57.7	52.5	60.6	58.2	53.1
15. All other revenue	10.0	10.2	10.0	8.3	8.4	9.2	9.1	8.9
16. Total revenue	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
17. Service charges on deposit accounts†	6.7	7.0	6.4	6.0	6.0	6.2	5.6	4.8
18. Trust department revenue†	2.2	2.2	*	*	*	*	*	*
19. Salaries and wages	26.6	27.8	40.5	35.9	34.1	32.6	28.9	27.7
20. Officer and employee benefits	2.5	2.6	2.6	1.8	1.7	2.4	2.1	2.1
21. Interest on time and savings deposits	27.1	23.8	10.8	9.8	8.8	20.9	18.2	16.0
22. Net occupancy expense of bank premises	3.9	4.1	4.9	3.8	4.6	3.6	3.3	2.8
23. All other expenses	15.3	15.9	17.6	14.2	11.6	15.5	12.6	12.0
24. Total expenses	75.4	74.2	76.4	65.5	60.8	75.0	65.1	60.6
25. Net current operating earnings	24.6	25.8	23.6	34.5	39.2	25.0	34.9	39.4
26. Net losses (—) or recoveries (+)‡	-3.3	-4.2	-5.1	-4.6	-7.4	-2.8	-2.7	-2.9
27. Net increase (—) or decrease (+) in valuation reserves	-1.4	-1.6	-0.8	-0.8	-1.1	-1.1	-1.4	-1.2
28. Taxes on net income	4.9	4.7	4.6	6.6	7.7	4.2	5.9	6.6
29. Net income after taxes	15.0	15.3	13.1	22.5	23.0	16.9	24.9	28.7
RATES OF RETURN ON SECURITIES AND LOANS								
<i>Percentage of Securities</i>								
30. Interest on U. S. Government securities	4.83	4.46	4.86	5.06	5.53	4.94	4.67	4.83
31. Interest and dividends on other securities	3.30	3.24	2.92	2.03	2.55	3.14	3.05	3.19
32. Net losses (—) or recoveries and profits (+) on total securities†	+0.01	-0.13	-0.03	-0.07	-0.13	+0.01	+0.04	+0.04
<i>Percentage of Total Loans (Net)</i>								
33. Revenue on loans	7.40	7.25	7.93	7.29	6.76	7.71	7.88	7.69
34. Net losses (—) or recoveries (+)‡	-0.35	-0.32	-0.56	-0.33	-0.42	-0.31	-0.31	-0.40
DISTRIBUTION OF TOTAL ASSETS								
<i>Percentage of Total Assets</i>								
35. U. S. Government securities	21.0	22.3	23.8	27.6	29.6	27.3	30.4	33.4
36. Other securities	11.9	10.7	10.4	11.6	11.9	8.5	7.9	7.4
37. Loans (net)	49.2	48.3	42.7	40.3	40.3	44.7	42.7	40.7
38. Cash assets	16.4	17.1	21.8	19.7	17.2	18.3	18.2	18.1
39. Real estate assets	1.3	1.4	1.2	0.8	1.0	1.0	0.7	0.4
40. All other assets	0.2	0.2	0.1	---	---	0.2	0.1	---
41. Total assets	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
DISTRIBUTION OF TOTAL LOANS								
<i>Percentage of Total Loans (Gross)</i>								
42. Real estate loans	17.0	17.2	10.6	11.7	11.3	16.2	15.8	11.2
43. Loans to nonbank financial institutions	1.3	1.2	0.2	---	---	0.5	0.6	1.0
44. Other loans to farmers	36.7	36.6	55.1	65.1	65.7	47.9	48.8	53.2
45. Commercial and industrial loans	19.6	19.3	12.5	8.1	11.0	13.3	11.4	12.0
46. Consumer loans to individuals	22.9	23.5	20.2	14.2	10.7	21.1	22.5	21.8
47. All other loans	2.5	2.2	1.4	0.9	1.3	1.0	0.9	0.8
48. Total loans	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
OTHER RATIOS								
<i>In Percentage</i>								
49. Total capital accounts to total assets	9.4	9.8	13.4	12.7	13.4	12.0	13.1	13.8
50. Total capital accounts to total assets excluding U. S. Government securities and cash assets	15.9	17.0	25.3	25.1	26.5	25.2	29.6	33.6
51. Total capital accounts to total deposits	10.7	11.1	16.3	14.8	15.8	14.0	15.6	16.6
52. Time to total deposits	41.2	37.7	19.6	16.9	15.2	34.7	33.1	30.8
53. Interest on time deposits	3.98	3.68	3.64	3.34	3.20	3.63	3.54	3.27

* Figures not shown where fewer than three banks in the group.

n.a. Not Available.

ACCORDING TO SIZE OF DEPOSITS, 1967

GROUP 3 \$2-5 MILLION			GROUP 4 \$5-10 MILLION			GROUP 5 \$10-50 MILLION			GROUP 6 \$50 MILLION AND OVER			YOUR FIGURES	
GROUP AVERAGE	UPPER 50%	HIGHEST 25%	GROUP AVERAGE	UPPER 50%	HIGHEST 25%	GROUP AVERAGE	UPPER 50%	HIGHEST 25%	GROUP AVERAGE	UPPER 50%	HIGHEST 25%	1967	1966
311	156	78	206	103	52	173	87	43	38	19	10		
13.8	17.5	19.2	16.3	20.1	21.6	16.5	19.8	21.5	17.0	20.4	23.1		1
10.8	14.7	16.6	12.5	16.6	18.2	13.5	16.3	18.0	14.9	19.0	21.5		2
8.5	11.5	12.8	9.2	11.9	12.4	9.9	11.4	12.2	10.0	11.7	12.9		3
3.1	3.9	4.1	3.5	4.3	4.3	3.5	3.7	3.6	4.4	4.9	5.3		4
5.70	5.72	5.80	5.69	5.78	5.82	5.53	5.70	5.60	5.05	4.99	5.02		5
1.59	1.49	1.43	1.42	1.32	1.29	1.24	1.22	1.18	1.08	1.01	1.01		6
1.49	1.36	1.30	1.64	1.50	1.37	1.71	1.65	1.45	1.49	1.24	1.12		7
1.29	1.11	1.08	1.26	1.17	1.09	1.22	1.13	1.04	1.08	1.00	0.93		8
4.37	3.97	3.81	4.32	3.99	3.75	4.18	3.99	3.67	3.65	3.25	3.06		9
1.33	1.75	1.99	1.37	1.78	2.07	1.35	1.71	1.93	1.40	1.75	1.96		10
0.82	1.16	1.32	0.77	1.06	1.20	0.80	0.99	1.10	0.83	1.00	1.11		11
18.9	17.9	16.4	17.9	17.5	17.7	15.9	15.3	16.5	13.5	16.7	18.3		12
6.4	7.4	7.9	7.4	7.3	6.9	9.1	8.9	8.8	7.8	7.4	7.2		13
65.4	65.7	66.9	64.8	65.8	66.2	63.8	64.3	63.2	66.5	63.2	61.5		14
9.3	9.0	8.8	9.9	9.4	9.2	11.2	11.5	11.5	12.2	12.7	13.0		15
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	16
6.6	6.4	6.4	7.3	7.0	6.9	7.3	7.5	7.0	3.5	3.7	3.5		17
3.1	7.9	*	0.5	0.8	0.6	1.7	2.0	2.2	4.4	5.0	4.8		18
28.0	26.2	24.8	24.9	22.8	22.1	22.5	21.3	21.0	21.2	19.9	19.8		19
2.4	2.1	2.1	2.6	2.5	2.3	2.8	2.5	2.4	2.8	2.8	2.5		20
26.1	23.5	21.9	28.9	26.1	23.4	30.8	28.6	25.6	29.2	24.5	21.5		21
3.7	3.1	2.7	4.3	3.7	3.6	4.1	3.7	3.3	3.7	3.3	3.1		22
15.7	13.8	13.4	14.7	13.4	12.3	15.0	13.4	12.6	14.9	13.8	13.0		23
75.9	68.7	64.9	75.4	68.5	63.7	75.2	69.5	64.9	71.8	64.3	59.9		24
24.1	31.3	35.1	24.6	31.5	36.3	24.8	30.5	35.1	28.2	35.7	40.1		25
-3.4	-3.2	-3.3	-3.9	-3.3	-3.7	-2.9	-2.7	-2.9	-2.3	-1.1	-1.7		26
-1.5	-1.6	-1.2	-1.4	-1.8	-1.7	-1.5	-2.4	-2.8	-0.8	-1.0	-0.2		27
4.1	5.8	7.1	5.3	7.6	9.8	5.6	7.8	9.5	8.4	13.0	15.4		28
15.1	20.7	23.5	14.0	18.8	21.1	14.8	17.6	19.9	16.7	20.6	22.8		29
4.93	4.95	4.89	4.76	4.80	4.86	4.64	4.59	4.59	4.96	5.01	4.99		30
3.34	3.40	3.54	3.29	3.29	3.14	3.32	3.41	3.33	3.43	3.37	3.23		31
---	-0.05	-0.06	-0.04	-0.08	-0.14	+0.04	---	+0.01	+0.15	+0.14	+0.07		32
7.46	7.56	7.60	7.46	7.59	7.60	7.18	7.32	7.23	6.42	6.23	6.23		33
-0.36	-0.30	-0.32	-0.38	-0.32	-0.26	-0.29	-0.20	-0.15	-0.26	-0.16	-0.17		34
21.5	20.5	19.4	20.9	20.6	20.6	18.7	18.6	19.7	13.5	16.1	17.3		35
10.9	12.1	12.4	12.7	12.9	12.6	14.7	14.8	14.9	11.3	10.6	10.6		36
50.2	50.2	51.4	49.3	50.0	50.6	49.3	50.2	49.0	52.1	50.4	49.4		37
16.0	16.1	15.9	15.5	15.2	15.0	15.4	14.6	15.0	20.6	20.9	20.8		38
1.2	1.0	0.8	1.4	1.2	1.1	1.6	1.5	1.2	1.7	1.4	1.3		39
0.2	0.1	0.1	0.2	0.1	0.1	0.3	0.3	0.2	0.8	0.6	0.6		40
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	41
14.9	13.3	11.0	17.1	16.8	12.7	22.0	22.4	22.7	17.0	13.9	13.6		42
0.6	0.7	0.4	1.0	0.8	0.9	2.1	2.1	2.2	6.7	7.7	7.5		43
46.3	51.4	57.4	35.6	38.1	46.4	19.2	18.8	21.7	6.6	6.7	5.6		44
16.0	13.8	13.3	19.5	18.7	16.5	26.4	25.5	23.2	37.8	40.1	37.7		45
20.3	18.9	16.4	24.7	23.7	21.7	26.8	27.6	26.2	22.9	20.4	24.1		46
1.9	1.9	1.5	2.1	1.9	1.8	3.5	3.6	4.0	9.0	11.2	11.5		47
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	48
9.8	10.3	10.7	8.6	9.1	9.8	8.4	9.0	9.4	8.3	8.8	8.7		49
16.3	17.2	17.3	13.8	14.3	15.5	13.0	13.8	14.7	12.8	14.1	14.3		50
11.0	11.7	12.2	9.6	10.1	11.0	9.3	10.1	10.5	9.3	9.9	9.8		51
41.0	38.4	36.6	44.0	41.8	38.6	44.9	44.4	40.5	36.8	31.2	27.9		52
3.92	3.83	3.78	4.03	3.94	3.89	4.15	4.07	3.96	4.47	4.43	4.42		53

* Included in Item 15. Average covers only those banks reporting service charges on deposit accounts or trust department revenue.

† Excludes transfers to and from valuation reserves.

KANSAS MEMBER BANKS, GROUPED

Number of Banks	ALL BANKS		GROUP 1 UNDER \$1 MILLION		GROUP 2 \$1-2 MILLION	
	1967	1966	1967	1966	1967	1966
	209	211	7	8	21	24
SUMMARY RATIOS						
<i>Percentage of Total Capital Accounts</i>						
1. Net current operating earnings	15.4	15.1	11.3	11.7	13.1	12.9
2. Net income before related taxes	12.1	11.7	7.4	8.6	10.1	10.8
3. Net income after taxes	9.5	9.2	6.1	7.3	8.3	8.7
4. Cash dividends declared	2.9	2.9	1.8	2.3	2.1	2.4
<i>Percentage of Total Assets</i>						
5. Total operating revenue	5.19	4.96	5.16	5.02	5.18	4.97
6. Salaries and wages	1.33	1.34	2.00	1.99	1.53	1.54
7. Interest on time and savings deposits	1.41	1.19	0.64	0.67	1.31	1.07
8. All other expenses	1.04	1.03	1.19	1.13	0.93	0.93
9. Total expenses	3.78	3.56	3.84	3.78	3.77	3.54
10. Net current operating earnings	1.42	1.40	1.32	1.24	1.41	1.43
11. Net income after taxes	0.88	0.85	0.74	0.76	0.89	0.98
SOURCES AND DISPOSITION OF INCOME						
<i>Percentage of Total Operating Revenue</i>						
12. Interest on U. S. Government securities	20.9	21.5	34.9	28.1	27.6	28.1
13. Interest and dividends on other securities	9.1	7.8	4.3	4.3	9.6	5.9
14. Revenue on loans	62.1	62.5	53.1	60.1	56.9	59.6
15. All other revenue	7.9	8.2	7.7	7.5	5.9	6.4
16. Total revenue	100.0	100.0	100.0	100.0	100.0	100.0
17. Service charges on deposit accounts†	5.4	5.7	5.3	4.9	4.0	4.5
18. Trust department revenue†	1.8	1.7	*	*	*	*
19. Salaries and wages	25.6	27.0	38.8	40.3	29.6	30.8
20. Officer and employee benefits	2.5	2.5	1.9	2.0	2.2	2.2
21. Interest on time and savings deposits	27.1	24.0	12.1	12.2	24.9	21.3
22. Net occupancy expense of bank premises	3.3	3.4	5.0	3.3	2.1	2.6
23. All other expenses	14.0	14.6	16.3	17.1	13.4	13.8
24. Total expenses	72.5	71.5	74.1	74.9	72.2	70.7
25. Net current operating earnings	27.5	28.5	25.9	25.1	27.8	29.3
26. Net losses (—) or recoveries (+)‡	-4.1	-4.9	-4.9	-4.5	-4.8	-3.8
27. Net increase (—) or decrease (+) in valuation reserves	-1.4	-1.2	-3.1	-2.6	-0.9	-0.2
28. Taxes on net income	4.8	5.0	3.3	2.9	4.2	4.9
29. Net income after taxes	17.2	17.4	14.6	15.1	17.9	20.4
RATES OF RETURN ON SECURITIES AND LOANS						
<i>Percentage of Securities</i>						
30. Interest on U. S. Government securities	4.79	4.53	5.47	4.90	4.83	4.69
31. Interest and dividends on other securities	3.19	2.87	1.92	2.20	3.45	2.62
32. Net losses (—) or recoveries and profits (+) on total securities‡	-0.03	-0.14	-0.02	-0.07	-0.02	-0.05
<i>Percentage of Total Loans (Net)</i>						
33. Revenue on loans	6.95	6.81	6.97	8.05	6.94	6.94
34. Net losses (—) or recoveries (+)‡	-0.37	-0.31	-0.47	-0.26	-0.43	-0.27
DISTRIBUTION OF TOTAL ASSETS						
<i>Percentage of Total Assets</i>						
35. U. S. Government securities	22.0	23.2	28.3	28.5	28.5	29.3
36. Other securities	14.1	13.1	14.5	12.5	11.2	10.2
37. Loans (net)	46.8	46.1	39.7	40.2	43.5	43.2
38. Cash assets	15.9	16.5	16.3	17.7	16.2	16.7
39. Real estate assets	1.1	1.0	1.2	1.1	0.6	0.6
40. All other assets	0.1	0.1	---	---	---	---
41. Total assets	100.0	100.0	100.0	100.0	100.0	100.0
DISTRIBUTION OF TOTAL LOANS						
<i>Percentage of Total Loans (Gross)</i>						
42. Real estate loans	15.2	15.4	8.6	8.2	15.4	14.8
43. Loans to nonbank financial institutions	1.3	1.0	---	0.6	0.1	---
44. Other loans to farmers	44.4	44.2	66.1	59.7	59.5	61.0
45. Commercial and industrial loans	17.1	16.6	11.6	8.7	7.2	6.3
46. Consumer loans to individuals	20.1	20.8	12.8	15.7	17.0	16.8
47. All other loans	1.9	2.0	0.9	7.1	0.8	1.1
48. Total loans	100.0	100.0	100.0	100.0	100.0	100.0
OTHER RATIOS						
<i>In Percentage</i>						
49. Total capital accounts to total assets	9.3	9.4	11.3	10.9	11.0	11.3
50. Total capital accounts to total assets excluding U. S. Government securities and cash assets	16.1	16.7	22.7	22.7	25.5	25.2
51. Total capital accounts to total deposits	10.4	10.6	12.9	12.4	12.7	13.1
52. Time to total deposits	40.0	36.3	20.8	21.5	39.4	34.7
53. Interest on time deposits	3.80	3.53	3.14	2.95	3.47	3.27

* Figures not shown where fewer than three banks in the group.

n.a. Not Available.

ACCORDING TO SIZE OF DEPOSITS, 1967

GROUP 3 \$2-5 MILLION		GROUP 4 \$5-10 MILLION		GROUP 5 \$10-50 MILLION		GROUP 6 \$50 MILLION AND OVER		YOUR FIGURES	
1967	1966	1967	1966	1967	1966	1967	1966	1967	1966
14.1	13.8	17.5	16.9	16.3	17.0	19.2	20.1	1	
10.7	10.4	13.9	12.7	13.2	13.3	17.6	17.4	2	
8.8	8.6	10.5	9.8	10.2	10.0	10.6	10.3	3	
2.6	2.7	3.6	3.4	3.0	3.0	4.3	4.3	4	
5.11	4.92	5.38	5.04	5.15	4.97	4.81	4.56	5	
1.37	1.39	1.29	1.24	1.14	1.16	0.85	0.84	6	
1.40	1.22	1.50	1.25	1.52	1.29	1.29	1.02	7	
1.03	1.02	1.07	1.08	1.08	1.08	0.85	0.83	8	
3.80	3.62	3.86	3.58	3.74	3.53	2.99	2.69	9	
1.32	1.30	1.52	1.47	1.41	1.44	1.82	1.87	10	
0.83	0.81	0.91	0.85	0.89	0.85	1.00	0.96	11	
20.8	21.6	18.8	19.5	18.1	18.9	20.2	18.2	12	
8.7	7.5	8.6	8.1	11.2	10.0	8.7	8.0	13	
64.2	64.0	63.9	63.3	59.8	60.2	61.6	64.5	14	
6.3	6.9	8.7	9.1	10.9	10.9	9.5	9.3	15	
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
4.4	4.9	6.5	6.9	6.9	7.2	3.3	3.8	17	
*	*	0.6	0.9	1.8	1.9	3.0	2.8	18	
27.0	28.2	23.9	24.7	22.2	23.4	17.8	18.4	19	
2.3	2.6	2.7	2.6	2.7	2.7	2.5	2.5	20	
27.1	24.6	28.1	24.9	29.3	25.8	26.4	22.4	21	
3.2	3.2	3.5	3.7	4.0	4.2	2.5	2.5	22	
14.5	14.6	13.2	14.6	14.2	14.8	13.0	13.2	23	
74.1	73.2	71.4	70.5	72.4	70.9	62.2	59.0	24	
25.9	26.8	28.6	29.5	27.6	29.1	37.8	41.0	25	
-4.3	-5.6	-4.2	-4.4	-3.4	-5.4	-0.9	-2.8	26	
-1.6	-0.7	-1.3	-2.8	-1.2	-0.4	-2.1	-2.5	27	
3.5	3.7	5.6	5.3	5.3	6.1	13.9	14.5	28	
16.5	16.8	17.5	17.0	17.7	17.2	20.9	21.2	29	
4.68	4.53	4.80	4.49	4.78	4.39	5.23	4.55	30	
3.26	2.89	2.97	2.90	3.47	3.12	3.05	2.68	31	
-0.08	-0.11	-0.03	-0.24	+0.01	-0.14	+0.23	-0.25	32	
6.94	6.71	7.18	6.81	6.75	6.78	6.19	6.17	33	
-0.37	-0.37	-0.43	-0.23	-0.25	-0.31	-0.25	-0.20	34	
22.3	23.3	20.3	21.4	19.8	21.4	18.4	18.3	35	
13.3	12.2	14.8	13.8	16.4	15.9	13.7	13.8	36	
47.8	47.3	47.8	47.0	46.0	44.7	47.8	47.9	37	
15.6	16.2	15.9	16.6	16.1	16.4	18.5	18.4	38	
0.9	0.9	1.1	1.1	1.6	1.5	1.1	1.0	39	
0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.6	40	
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
15.3	15.7	14.0	13.8	18.9	20.3	9.0	9.7	42	
0.7	0.2	0.7	0.5	2.7	2.9	8.0	9.8	43	
52.2	50.8	44.5	44.1	22.9	20.2	11.0	11.2	44	
13.5	13.9	17.6	18.1	25.1	24.7	44.8	42.3	45	
17.1	18.2	21.3	21.8	27.3	29.4	19.4	19.5	46	
1.2	1.2	1.9	1.7	3.2	2.5	7.8	7.5	47	
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
9.5	9.5	8.7	8.7	8.7	8.6	9.6	9.5	49	
15.6	16.2	13.9	14.4	13.9	14.2	15.4	15.2	50	
10.6	10.7	9.6	9.6	9.7	9.6	10.9	10.7	51	
40.6	37.4	41.9	37.6	41.5	37.8	31.0	27.6	52	
3.73	3.50	3.88	3.58	3.99	3.73	4.56	4.17	53	

[†] Included in Item 15. Average covers only those banks reporting service charges on deposit accounts or trust department revenue.

[‡] Excludes transfers to and from valuation reserves.

NEBRASKA MEMBER BANKS, GROUPED

Number of Banks	ALL BANKS		GROUP 1 UNDER \$1 MILLION		GROUP 2 \$1-2 MILLION	
	1967	1966	1967	1966	1967	1966
	139	139	4	5	12	19
SUMMARY RATIOS						
<i>Percentage of Total Capital Accounts</i>						
1. Net current operating earnings	15.5	15.6	12.4	11.9	10.9	12.9
2. Net income before related taxes	13.5	12.8	9.6	10.9	10.4	11.6
3. Net income after taxes	10.3	9.8	7.2	9.4	8.3	9.1
4. Cash dividends declared	4.0	3.6	3.7	2.6	3.2	4.0
<i>Percentage of Total Assets</i>						
5. Total operating revenue	5.42	5.14	4.77	5.32	5.18	4.99
6. Salaries and wages	1.40	1.43	1.80	1.96	1.64	1.62
7. Interest on time and savings deposits	1.50	1.14	0.34	0.40	0.94	0.71
8. All other expenses	1.10	1.10	0.96	1.27	1.15	1.10
9. Total expenses	4.00	3.67	3.10	3.63	3.74	3.43
10. Net current operating earnings	1.43	1.47	1.67	1.69	1.44	1.56
11. Net income after taxes	0.94	0.93	0.98	1.36	1.09	1.10
SOURCES AND DISPOSITION OF INCOME						
<i>Percentage of Total Operating Revenue</i>						
12. Interest on U. S. Government securities	18.0	19.7	23.7	21.6	31.8	27.0
13. Interest and dividends on other securities	7.7	6.4	5.2	5.0	2.7	2.7
14. Revenue on loans	66.6	66.0	62.7	64.9	58.5	63.9
15. All other revenue	7.7	7.9	8.4	8.5	7.0	6.4
16. Total revenue	100.0	100.0	100.0	100.0	100.0	100.0
17. Service charges on deposit accounts†	4.7	5.1	6.0	5.0	4.2	4.7
18. Trust department revenue†	2.0	2.0	*	*	*	*
19. Salaries and wages	25.9	27.9	37.9	37.2	31.9	32.5
20. Officer and employee benefits	2.6	2.8	1.7	2.1	3.0	2.9
21. Interest on time and savings deposits	27.6	22.1	7.5	7.5	17.6	14.0
22. Net occupancy expense of bank premises	3.4	3.3	3.2	4.8	2.7	2.5
23. All other expenses	14.0	15.0	15.3	16.3	15.7	16.5
24. Total expenses	73.5	71.1	65.6	67.9	70.9	68.4
25. Net current operating earnings	26.5	28.9	34.4	32.1	29.1	31.6
26. Net losses (—) or recoveries (+)‡	-1.4	-3.0	-7.9	-0.5	-0.1	-2.0
27. Net increase (—) or decrease (+) in valuation reserves	-1.9	-1.9	+0.9	-1.4	-1.0	-1.1
28. Taxes on net income	5.8	5.6	7.0	4.5	6.1	5.9
29. Net income after taxes	17.4	18.4	20.4	25.7	21.9	22.6
RATES OF RETURN ON SECURITIES AND LOANS						
<i>Percentage of Securities</i>						
30. Interest on U. S. Government securities	4.98	4.49	4.67	5.08	4.88	4.24
31. Interest and dividends on other securities	3.10	2.83	2.15	1.90	2.22	2.47
32. Net losses (—) or recoveries and profits (+) on total securities‡	+0.06	-0.20	-0.16	-0.02	-0.03	+0.02
<i>Percentage of Total Loans (Net)</i>						
33. Revenue on loans	7.08	6.87	6.24	7.02	7.07	6.81
34. Net losses (—) or recoveries (+)‡	-0.16	-0.11	-0.56	-0.09	---	-0.06
DISTRIBUTION OF TOTAL ASSETS						
<i>Percentage of Total Assets</i>						
35. U. S. Government securities	20.0	22.4	24.0	22.5	32.7	30.2
36. Other securities	13.1	11.4	9.0	8.2	6.5	5.6
37. Loans (net)	51.1	50.0	47.6	48.9	43.0	47.8
38. Cash assets	14.5	15.1	18.8	19.5	17.2	15.9
39. Real estate assets	1.1	1.0	0.5	0.7	0.5	0.5
40. All other assets	0.2	0.1	0.1	0.2	0.1	---
41. Total assets	100.0	100.0	100.0	100.0	100.0	100.0
DISTRIBUTION OF TOTAL LOANS						
<i>Percentage of Total Loans (Gross)</i>						
42. Real estate loans	11.2	11.7	6.5	3.4	6.8	8.2
43. Loans to nonbank financial institutions	0.7	0.5	---	---	1.7	---
44. Other loans to farmers	59.9	59.2	71.8	66.5	72.5	76.9
45. Commercial and industrial loans	13.6	13.8	8.4	14.3	8.9	7.0
46. Consumer loans to individuals	13.0	13.1	11.9	14.1	8.7	6.9
47. All other loans	1.6	1.7	1.4	1.7	1.4	1.0
48. Total loans	100.0	100.0	100.0	100.0	100.0	100.0
OTHER RATIOS						
<i>In Percentage</i>						
49. Total capital accounts to total assets	9.4	9.8	13.1	15.3	13.3	12.5
50. Total capital accounts to total assets excluding U. S. Government securities and cash assets	15.4	16.8	22.5	26.4	31.5	27.9
51. Total capital accounts to total deposits	10.7	11.1	15.6	18.9	15.7	14.6
52. Time to total deposits	38.3	33.8	10.0	11.0	24.6	23.3
53. Interest on time deposits	4.11	3.57	3.85	3.65	3.72	2.95

* Figures not shown where fewer than three banks in the group.
n.a. Not Available.

ACCORDING TO SIZE OF DEPOSITS, 1967

GROUP 3 \$2-5 MILLION		GROUP 4 \$5-10 MILLION		GROUP 5 \$10-50 MILLION		GROUP 6 \$50 MILLION AND OVER		YOUR FIGURES	
1967 64	1966 64	1967 31	1966 25	1967 23	1966 21	1967 5	1966 5	1967	1966
15.8	15.5	15.2	16.8	17.6	17.4	17.2	17.6		1
14.1	13.0	12.5	14.0	15.3	12.7	14.4	12.7		2
11.0	10.1	9.1	10.3	11.6	9.1	9.6	8.5		3
4.2	3.7	3.7	2.9	3.9	4.1	4.9	4.7		4
5.47	5.18	5.55	5.19	5.38	5.07	5.25	5.10		5
1.48	1.48	1.30	1.33	1.14	1.16	1.19	1.19		6
1.45	1.15	1.77	1.33	1.84	1.47	1.31	1.14		7
1.05	1.09	1.14	1.06	1.09	1.10	1.32	1.27		8
3.98	3.72	4.21	3.71	4.08	3.73	3.83	3.59		9
1.49	1.46	1.34	1.48	1.30	1.34	1.42	1.51		10
1.03	0.95	0.77	0.86	0.85	0.71	0.79	0.74		11
17.7	20.8	16.8	17.8	14.7	14.8	8.5	8.2		12
7.2	6.3	8.6	7.1	11.1	9.7	7.2	5.6		13
68.3	65.5	67.1	67.4	65.5	66.4	68.8	71.1		14
6.8	7.4	7.5	7.7	8.7	9.1	15.5	15.1		15
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	16
4.3	4.6	4.7	5.2	6.5	6.8	3.4	4.5		17
*	*	0.7	0.4	0.7	0.8	5.5	5.8		18
27.1	28.6	23.4	25.6	21.5	23.2	22.7	23.2		19
2.6	2.5	2.5	3.0	2.9	3.1	3.8	3.8		20
26.3	21.9	32.0	25.7	34.1	28.9	25.0	22.3		21
3.1	3.3	3.9	3.4	3.7	4.0	3.4	3.5		22
13.5	15.0	13.9	13.8	13.7	14.5	18.0	17.6		23
72.6	71.3	75.7	71.5	75.9	73.7	72.9	70.4		24
27.4	28.7	24.3	28.5	24.1	26.3	27.1	29.6		25
-0.9	-2.4	-2.0	-3.1	-1.9	-5.7	+0.6	-6.1		26
-1.8	-2.2	-2.5	-2.4	-1.4	-1.1	-4.6	-1.7		27
5.7	5.3	5.8	6.4	5.1	5.3	8.0	7.1		28
19.0	18.8	14.0	16.6	15.7	14.2	15.1	14.7		29
5.19	4.80	4.73	3.96	4.85	4.31	5.03	4.27		30
3.10	2.83	3.27	3.06	3.45	3.01	3.24	3.41		31
+0.08	-0.17	+0.06	-0.17	+0.07	-0.32	+0.26	-1.38		32
7.12	6.93	7.18	6.78	7.08	6.91	6.64	6.39		33
-0.16	-0.02	-0.16	-0.18	-0.22	-0.19	-0.02	-0.08		34
19.8	23.0	19.2	21.5	18.7	17.3	8.9	9.9		35
12.6	12.0	14.2	11.7	17.2	16.3	11.8	8.0		36
52.8	49.6	51.8	51.9	50.0	49.1	54.4	56.7		37
13.9	14.4	13.3	13.5	14.2	15.5	22.2	22.8		38
0.8	0.9	1.4	1.3	1.5	1.4	1.8	1.8		39
0.1	0.1	0.1	0.1	0.4	0.4	0.9	0.8		40
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	41
9.1	10.4	11.9	13.1	19.4	19.6	11.1	10.6		42
0.2	0.2	0.5	0.4	1.4	1.5	4.1	4.7		43
71.4	66.4	55.0	54.5	35.0	34.5	16.4	16.3		44
9.2	11.3	15.2	13.4	21.8	22.8	36.0	35.8		45
9.3	10.6	16.0	16.3	19.8	19.9	23.1	23.8		46
0.8	1.1	1.4	2.3	2.6	1.7	9.3	8.8		47
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	48
9.6	9.6	8.7	8.8	7.6	7.8	8.2	8.6		49
14.8	15.9	12.9	13.8	11.3	11.8	12.1	12.9		50
10.8	10.8	9.6	9.7	8.3	8.6	9.4	9.7		51
37.8	34.1	43.7	40.2	45.7	41.2	32.0	29.4		52
4.02	3.54	4.28	3.61	4.30	3.94	4.65	4.38		53

[†] Included in Item 15. Average covers only those banks reporting service charges on deposit accounts or trust department revenue.

[‡] Excludes transfers to and from valuation reserves.

OKLAHOMA MEMBER BANKS, GROUPED

Number of Banks	ALL BANKS		GROUP 1 UNDER \$1 MILLION		GROUP 2 \$1-2 MILLION	
	1967	1966	1967	1966	1967	1966
	228	228	9	8	32	38
SUMMARY RATIOS						
<i>Percentage of Total Capital Accounts</i>						
1. Net current operating earnings	14.1	14.1	8.8	8.4	12.6	13.5
2. Net income before related taxes	10.9	10.4	8.4	8.1	10.4	9.3
3. Net income after taxes	8.1	8.0	6.4	6.5	8.2	7.6
4. Cash dividends declared	3.3	3.3	3.0	2.7	3.6	3.7
<i>Percentage of Total Assets</i>						
5. Total operating revenue	5.57	5.39	5.05	5.04	5.63	5.64
6. Salaries and wages	1.64	1.64	2.25	2.17	2.02	1.93
7. Interest on time and savings deposits	1.41	1.22	0.55	0.48	1.04	0.97
8. All other expenses	1.27	1.26	1.24	1.34	1.25	1.30
9. Total expenses	4.32	4.11	4.04	3.99	4.31	4.19
10. Net current operating earnings	1.26	1.28	1.01	1.06	1.32	1.45
11. Net income after taxes	0.72	0.71	0.72	0.82	0.85	0.81
SOURCES AND DISPOSITION OF INCOME						
<i>Percentage of Total Operating Revenue</i>						
12. Interest on U. S. Government securities	19.2	19.3	18.8	17.2	22.3	21.1
13. Interest and dividends on other securities	6.2	5.8	3.4	3.5	5.2	4.3
14. Revenue on loans	64.2	64.3	66.9	68.6	62.1	63.8
15. All other revenue	10.4	10.6	10.9	10.7	10.4	10.8
16. Total revenue	100.0	100.0	100.0	100.0	100.0	100.0
17. Service charges on deposit accounts†	7.2	7.5	6.3	6.2	7.1	7.0
18. Trust department revenue†	1.4	1.3	*	*	*	*
19. Salaries and wages	29.6	30.4	44.9	42.6	36.2	34.4
20. Officer and employee benefits	2.7	2.7	3.4	3.2	2.7	2.1
21. Interest on time and savings deposits	25.1	22.5	9.9	8.8	18.5	17.0
22. Net occupancy expense of bank premises	4.2	4.3	4.4	5.2	3.5	3.7
23. All other expenses	15.5	15.8	16.7	17.6	16.3	16.1
24. Total expenses	77.1	75.7	79.3	77.4	77.2	73.3
25. Net current operating earnings	22.9	24.3	20.7	22.6	22.8	26.7
26. Net losses (−) or recoveries (+)‡	-3.5	-4.5	-1.1	-1.1	-2.7	-6.1
27. Net increase (−) or decrease (+) in valuation reserves	-1.3	-1.6	+0.3	+0.2	-1.2	-0.9
28. Taxes on net income	4.8	4.2	5.4	4.2	4.3	3.7
29. Net income after taxes	13.3	14.0	14.5	17.5	14.6	16.0
RATES OF RETURN ON SECURITIES AND LOANS						
<i>Percentage of Securities</i>						
30. Interest on U. S. Government securities	4.75	4.45	4.16	4.30	4.63	4.46
31. Interest and dividends on other securities	3.04	2.93	2.95	2.56	2.89	3.04
32. Net losses (−) or recoveries and profits (+) on total securities‡	+0.02	-0.09	---	---	+0.01	-0.03
<i>Percentage of Total Loans (Net)</i>						
33. Revenue on loans	7.71	7.69	8.06	8.89	8.37	8.48
34. Net losses (−) or recoveries (+)‡	-0.36	-0.41	-0.10	-0.12	-0.31	-0.68
DISTRIBUTION OF TOTAL ASSETS						
<i>Percentage of Total Assets</i>						
35. U. S. Government securities	22.1	22.7	22.6	20.2	26.0	25.1
36. Other securities	11.4	10.8	7.1	7.5	9.5	8.7
37. Loans (net)	46.7	45.7	42.2	39.4	42.8	43.1
38. Cash assets	18.3	19.3	27.4	32.1	20.6	21.9
39. Real estate assets	1.3	1.3	0.6	0.5	0.9	1.1
40. All other assets	0.2	0.2	0.1	0.3	0.2	0.1
41. Total assets	100.0	100.0	100.0	100.0	100.0	100.0
DISTRIBUTION OF TOTAL LOANS						
<i>Percentage of Total Loans (Gross)</i>						
42. Real estate loans	18.3	18.1	15.0	12.1	15.2	15.8
43. Loans to nonbank financial institutions	1.1	1.1	0.4	---	0.4	0.5
44. Other loans to farmers	28.5	28.9	49.1	46.9	46.6	44.1
45. Commercial and industrial loans	21.5	21.6	10.5	10.5	12.8	12.0
46. Consumer loans to individuals	27.5	27.9	23.2	28.8	24.3	26.7
47. All other loans	3.1	2.4	1.8	1.7	0.7	0.9
48. Total loans	100.0	100.0	100.0	100.0	100.0	100.0
OTHER RATIOS						
<i>In Percentage</i>						
49. Total capital accounts to total assets	9.5	9.7	12.2	12.3	11.6	11.8
50. Total capital accounts to total assets excluding U. S. Government securities and cash assets	16.7	17.7	25.0	26.4	23.0	23.6
51. Total capital accounts to total deposits	10.6	11.0	14.0	14.1	13.6	13.9
52. Time to total deposits	38.7	35.4	16.9	14.2	30.7	30.1
53. Interest on time deposits	3.95	3.73	3.75	3.40	3.71	3.45

* Figures not shown where fewer than three banks in the group.

n.a. Not Available.

ACCORDING TO SIZE OF DEPOSITS, 1967

GROUP 3 \$2-5 MILLION		GROUP 4 \$5-10 MILLION		GROUP 5 \$10-50 MILLION		GROUP 6 \$50 MILLION AND OVER		YEAR FIGURES	
1967	1966	1967	1966	1967	1966	1967	1966	1967	1966
77	83	57	52	45	39	8	8		
13.0	12.8	15.8	16.6	15.9	15.1	14.8	15.7		1
10.2	9.1	11.4	12.9	12.6	11.3	10.9	10.7		2
8.1	7.3	7.7	10.0	9.0	8.0	7.6	6.4		3
3.0	3.2	3.5	3.2	3.2	3.2	4.0	4.1		4
5.62	5.49	5.72	5.40	5.57	5.21	4.46	4.33		5
1.75	1.76	1.56	1.53	1.30	1.28	0.92	0.90		6
1.38	1.24	1.61	1.34	1.64	1.40	1.36	1.15		7
1.27	1.29	1.32	1.21	1.29	1.25	0.93	0.94		8
4.39	4.29	4.49	4.08	4.23	3.93	3.21	2.99		9
1.23	1.20	1.23	1.33	1.33	1.28	1.25	1.34		10
0.74	0.64	0.61	0.80	0.75	0.67	0.66	0.57		11
21.4	20.5	17.9	18.9	15.8	16.7	14.5	15.9		12
5.5	5.3	6.5	6.2	8.0	7.8	9.4	7.0		13
63.8	64.4	64.4	64.1	64.9	63.3	67.5	69.4		14
9.3	9.8	11.2	10.8	11.3	12.2	8.6	7.7		15
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	16
6.8	7.1	8.4	8.4	7.7	8.7	2.8	3.1		17
*	*	0.3	0.7	1.0	1.0	3.2	2.5		18
31.3	32.4	27.4	28.4	23.4	24.5	20.3	20.5		19
2.3	2.3	2.7	3.0	3.1	3.4	2.6	2.5		20
24.3	22.6	28.1	24.7	29.5	26.9	29.6	26.0		21
3.9	4.4	4.8	4.3	4.5	4.8	3.7	3.5		22
15.6	16.2	15.2	14.9	15.3	15.7	14.5	15.5		23
77.4	77.9	78.2	75.3	75.8	75.3	70.7	68.0		24
22.6	22.1	21.8	24.7	24.2	24.7	29.3	32.0		25
-3.7	-4.7	-4.1	-3.5	-3.4	-4.3	-5.1	-6.1		26
-1.1	-1.6	-1.5	-1.8	-1.6	-1.9	-1.5	-2.8		27
3.8	3.2	5.2	4.4	5.6	5.6	7.1	9.3		28
14.0	12.6	11.0	15.0	13.6	12.9	15.6	13.8		29
4.99	4.66	4.70	4.38	4.60	4.17	4.72	4.23		30
3.02	2.84	2.93	2.96	3.21	2.97	3.64	3.33		31
+0.03	-0.10	---	-0.05	+0.02	-0.17	+0.18	-0.16		32
7.80	7.87	7.71	7.43	7.31	7.05	5.96	5.76		33
-0.39	-0.43	-0.44	-0.34	-0.28	-0.28	-0.54	-0.39		34
23.8	23.7	21.5	22.7	18.6	20.3	12.9	14.7		35
10.9	10.6	12.0	11.4	13.6	13.6	11.2	8.7		36
46.3	45.7	47.8	46.7	49.4	46.9	50.5	52.1		37
17.8	18.5	17.0	17.7	16.3	17.5	23.2	22.4		38
1.1	1.4	1.5	1.4	1.6	1.5	1.6	1.5		39
0.1	0.1	0.2	0.1	0.3	0.2	0.6	0.6		40
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	41
17.5	16.1	20.5	21.9	20.7	21.8	13.2	12.1		42
0.4	0.3	1.2	1.1	2.0	2.5	5.3	7.1		43
35.7	35.4	23.4	24.4	10.5	8.5	1.0	1.0		44
16.5	18.3	23.1	23.0	32.7	32.9	44.4	46.6		45
26.8	27.6	29.8	27.9	29.5	30.7	23.9	22.5		46
3.1	2.3	2.0	1.7	4.6	3.6	12.2	10.7		47
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	48
9.8	10.0	8.2	8.3	8.6	8.8	8.5	8.6		49
17.7	18.3	13.5	14.2	13.3	14.2	13.5	13.8		50
11.0	11.3	9.0	9.1	9.6	9.8	9.6	9.8		51
38.9	36.4	43.5	39.0	43.4	39.5	33.1	29.5		52
3.86	3.75	4.00	3.73	4.15	3.89	4.47	4.37		53

[†] Included in Item 15. Average covers only those banks reporting service charges on deposit accounts or trust department revenue.

[‡] Excludes transfers to and from valuation reserves.

COLORADO, NEW MEXICO, AND WYOMING MEMBER BANKS,

Number of Banks	ALL BANKS		GROUP 1 UNDER \$1 MILLION		GROUP 2 \$1-2 MILLION	
	1967	1966	1967	1966	1967	1966
	204	202	1*	6	16	20
SUMMARY RATIOS						
<i>Percentage of Total Capital Accounts</i>						
1. Net current operating earnings	14.8	14.4		3.5	11.8	9.4
2. Net income before related taxes	11.3	10.9		1.6	9.7	7.3
3. Net income after taxes	8.3	8.2		1.2	8.2	6.6
4. Cash dividends declared	3.4	3.3		0.5	2.6	1.8
<i>Percentage of Total Assets</i>						
5. Total operating revenue	6.27	6.11		6.96	6.25	6.78
6. Salaries and wages	1.59	1.62		2.25	1.78	2.04
7. Interest on time and savings deposits	1.76	1.56		1.47	1.52	1.48
8. All other expenses	1.57	1.62		2.77	1.57	2.09
9. Total expenses	4.92	4.79		6.49	4.87	5.61
10. Net current operating earnings	1.35	1.31		0.47	1.38	1.17
11. Net income after taxes	0.76	0.72		-0.03	0.97	0.79
SOURCES AND DISPOSITION OF INCOME						
<i>Percentage of Total Operating Revenue</i>						
12. Interest on U. S. Government securities	15.2	15.6		22.7	21.2	16.2
13. Interest and dividends on other securities	5.2	4.6		1.5	2.5	1.5
14. Revenue on loans	66.3	66.2		62.2	63.5	67.1
15. All other revenue	13.3	13.6		13.6	12.8	15.2
16. Total revenue	100.0	100.0		100.0	100.0	100.0
17. Service charges on deposit accounts†	9.0	9.2		7.6	8.3	9.7
18. Trust department revenue†	2.2	2.3		*	*	*
19. Salaries and wages	25.3	26.3		32.9	29.7	30.4
20. Officer and employee benefits	2.4	2.4		2.4	1.9	1.7
21. Interest on time and savings deposits	28.3	25.9		19.8	22.9	21.6
22. Net occupancy expense of bank premises	4.6	5.0		11.4	6.5	6.4
23. All other expenses	17.3	18.1		23.9	16.2	21.9
24. Total expenses	77.9	77.7		90.4	77.2	82.0
25. Net current operating earnings	22.1	22.3		9.6	22.8	18.0
26. Net losses (—) or recoveries (+)‡	-3.7	-3.3		-4.9	-2.3	-2.2
27. Net increase (—) or decrease (+) in valuation reserves	-1.3	-2.1		-0.8	-1.9	-1.4
28. Taxes on net income	4.5	4.2		1.2	2.7	1.0
29. Net income after taxes	12.6	12.7		2.7	15.9	13.4
RATES OF RETURN ON SECURITIES AND LOANS						
<i>Percentage of Securities</i>						
30. Interest on U. S. Government securities	4.81	4.41		4.93	5.69	4.40
31. Interest and dividends on other securities	3.78	4.21		5.31	3.94	4.95
32. Net losses (—) or recoveries and profits (+) on total securities†	-0.01	-0.10		-0.02	+0.06	+0.01
<i>Percentage of Total Loans (Net)</i>						
33. Revenue on loans	7.74	7.57		8.91	7.93	8.39
34. Net losses (—) or recoveries (+)‡	-0.40	-0.30		-0.72	-0.38	-0.42
DISTRIBUTION OF TOTAL ASSETS						
<i>Percentage of Total Assets</i>						
35. U. S. Government securities	19.5	20.7		26.8	25.3	22.5
36. Other securities	8.8	7.3		1.9	3.9	2.2
37. Loans (net)	53.8	53.4		50.3	51.1	54.6
38. Cash assets	15.7	16.4		16.0	17.1	18.0
39. Real estate assets	1.8	1.9		4.5	2.2	2.4
40. All other assets	0.4	0.3		0.5	0.4	0.3
41. Total assets	100.0	100.0		100.0	100.0	100.0
DISTRIBUTION OF TOTAL LOANS						
<i>Percentage of Total Loans (Gross)</i>						
42. Real estate loans	19.8	20.2		15.0	26.2	22.3
43. Loans to nonbank financial institutions	1.2	1.1		1.3	0.7	0.5
44. Other loans to farmers	26.4	26.5		20.6	16.2	16.4
45. Commercial and industrial loans	23.8	22.7		25.5	25.4	25.9
46. Consumer loans to individuals	26.0	27.0		36.2	29.7	32.6
47. All other loans	2.8	2.5		1.4	1.8	2.3
48. Total loans	100.0	100.0		100.0	100.0	100.0
OTHER RATIOS						
<i>In Percentage</i>						
49. Total capital accounts to total assets	9.5	10.3		21.7	13.0	14.3
50. Total capital accounts to total assets excluding U. S. Government securities and cash assets	15.2	16.8		41.7	25.1	25.1
51. Total capital accounts to total deposits	10.8	11.9		29.8	15.6	17.3
52. Time to total deposits	47.2	44.4		44.5	45.1	44.9
53. Interest on time deposits	4.08	3.84		3.86	3.55	3.71

* Figures not shown where fewer than three banks in the group.

n.a. Not Available.

GROUPED ACCORDING TO SIZE OF DEPOSITS, 1967

GROUP 3 \$2-5 MILLION		GROUP 4 \$5-10 MILLION		GROUP 5 \$10-50 MILLION		GROUP 6 \$50 MILLION AND OVER		YOUR FIGURES	
1967	1966	1967	1966	1967	1966	1967	1966	1967	1966
78	78	49	46	49	41	11	11		
12.2	13.0	17.0	17.1	17.3	17.4	18.0	17.9		1
8.3	8.8	13.1	13.7	14.4	14.1	16.1	14.1		2
6.1	6.9	9.9	9.8	10.1	10.5	11.2	8.9		3
2.7	2.7	3.7	4.0	4.4	4.3	4.9	4.7		4
6.56	6.35	6.12	5.75	6.05	5.74	5.68	5.52		5
1.78	1.77	1.49	1.45	1.37	1.34	1.24	1.21		6
1.72	1.55	1.73	1.45	1.90	1.67	1.91	1.76		7
1.79	1.74	1.42	1.37	1.43	1.36	1.24	1.29		8
5.30	5.06	4.63	4.27	4.69	4.37	4.40	4.25		9
1.26	1.29	1.49	1.48	1.36	1.37	1.29	1.26		10
0.68	0.66	0.87	0.84	0.79	0.81	0.80	0.63		11
14.1	14.6	16.9	18.3	14.2	14.6	11.5	10.4		12
4.1	4.3	6.0	5.4	6.9	5.8	7.0	5.6		13
67.5	66.7	65.6	64.3	65.6	66.9	66.9	69.7		14
14.3	14.4	11.5	12.0	13.3	12.7	14.6	14.3		15
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	16
10.3	10.8	8.9	8.7	8.1	8.1	4.5	4.7		17
0.3	0.5	0.5	0.6	2.2	1.9	4.9	5.4		18
27.3	27.9	24.2	25.0	22.6	23.3	21.8	21.9		19
2.4	2.4	2.4	2.6	2.6	2.6	2.5	2.6		20
26.4	24.7	28.6	25.6	31.4	29.3	33.9	32.4		21
4.5	4.8	4.3	4.4	4.2	4.3	4.3	5.1		22
19.3	19.1	15.7	16.1	16.4	16.4	15.1	15.6		23
79.9	78.9	75.2	73.7	77.2	75.9	77.6	77.6		24
20.1	21.1	24.8	26.3	22.8	24.1	22.4	22.4		25
-4.3	-4.2	-4.6	-2.7	-1.8	-2.3	-2.6	-4.8		26
-1.4	-2.6	-0.6	-2.2	-1.8	-2.1	+0.3	-0.1		27
3.5	3.2	5.1	6.5	5.9	5.2	5.9	6.2		28
10.9	11.1	14.5	14.9	13.3	14.5	14.2	11.3		29
4.89	4.43	4.65	4.33	4.49	4.40	5.02	4.29		30
3.97	4.98	3.72	3.50	3.38	3.20	3.61	3.49		31
---	-0.05	-0.13	-0.07	+0.05	-0.14	+0.07	-0.60		32
7.94	7.73	7.70	7.29	7.54	7.23	6.87	6.71		33
-0.48	-0.36	-0.42	-0.21	-0.21	-0.22	-0.21	-0.21		34
18.7	20.0	21.7	23.7	18.4	18.9	13.3	13.9		35
6.9	6.4	9.9	8.7	12.1	10.2	10.7	8.6		36
55.9	54.6	51.9	50.5	52.7	53.3	55.2	57.1		37
16.6	16.7	14.5	15.6	14.6	15.5	17.5	17.1		38
1.6	2.0	1.7	1.3	1.8	1.8	2.3	2.5		39
0.3	0.3	0.3	0.2	0.4	0.3	1.0	0.8		40
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	41
14.6	15.2	19.3	22.2	25.9	25.9	23.8	25.1		42
0.8	0.6	0.8	0.8	1.4	1.5	6.0	6.3		43
33.7	33.1	30.1	30.8	19.6	20.4	4.9	5.5		44
23.5	21.4	21.3	18.7	24.1	25.7	31.8	30.6		45
25.1	27.6	26.3	25.3	26.3	24.4	23.4	24.2		46
2.3	2.1	2.2	2.2	2.7	2.1	10.1	8.3		47
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	48
10.3	10.8	8.9	8.8	8.0	8.1	7.3	7.3		49
16.1	17.2	14.2	14.7	12.2	12.5	10.5	10.6		50
11.8	12.5	10.1	9.9	8.9	9.0	8.0	8.1		51
46.1	43.7	47.5	43.7	49.3	45.7	47.4	46.3		52
4.09	3.89	4.00	3.61	4.21	3.97	4.42	4.21		53

† Included in Item 15. Average covers only those banks reporting service charges on deposit accounts or trust department revenue.

‡ Excludes transfers to and from valuation reserves.

OPERATING RATIOS OF MEMBER BANKS IN THE

	1952	1953	1954	1955	1956	1957
SUMMARY RATIOS						
<i>Percentage of Total Capitol Accounts</i>						
1. Net current operating earnings	17.9	16.9	15.8	15.6	15.5	15.1
2. Net income before related taxes	15.9	14.2	15.0	13.1	12.1	12.4
3. Net income after taxes	10.5	8.9	10.2	8.4	8.0	8.5
4. Cash dividends declared	3.6	3.3	3.3	3.4	3.3	3.4
<i>Percentage of Total Assets</i>						
5. Total operating revenue \$	3.05	3.15	3.17	3.32	3.53	3.74
6. Salaries and wages \$	1.02	1.07	1.10	1.15	1.24	1.30
7. Interest on time and savings deposits	0.15	0.19	0.22	0.23	0.25	0.33
8. All other expenses \$	0.63	0.65	0.67	0.71	0.76	0.81
9. Total expenses \$	1.81	1.92	1.98	2.10	2.26	2.45
10. Net current operating earnings	1.24	1.23	1.19	1.22	1.27	1.29
11. Net income after taxes	0.74	0.65	0.76	0.67	0.67	0.74
SOURCES AND DISPOSITION OF INCOME						
<i>Percentage of Total Operating Revenue</i>						
12. Interest on U. S. Government securities \$	22.5	24.0	23.8	23.8	25.0	25.1
13. Interest and dividends on other securities \$ #	4.4	4.5	5.2	5.3	5.7	6.0
14. Revenue on loans \$ #	60.5	59.3	58.6	58.6	57.3	56.9
15. All other revenue \$	12.6	12.2	12.4	12.3	12.0	12.0
16. Total revenue	100.0	100.0	100.0	100.0	100.0	100.0
17. Service charges on deposit accounts \$ †	7.2	7.1	7.3	7.4	7.5	7.6
18. Trust department revenue \$ †	2.5	2.5	2.8	2.4	2.4	2.5
19. Salaries and wages \$	33.4	34.1	34.6	34.7	35.2	34.8
20. Officer and employee benefits	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
21. Interest on time and savings deposits \$	5.0	5.9	6.8	7.0	7.1	8.8
22. Net occupancy expense of bank premises	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
23. All other expenses \$	20.8	20.6	21.0	21.3	21.4	21.7
24. Total expenses \$	59.2	60.6	62.4	63.0	63.7	65.3
25. Net current operating earnings \$	40.8	39.4	37.6	37.0	36.3	34.7
26. Net losses (—) or recoveries (+) \$ †	{ -4.2 }	-6.1	-1.1	-4.2	-5.4	-3.8
27. Net increase (—) or decrease (+) in valuation reserves \$	-0.7	-1.4	-1.7	-1.8
28. Taxes on net income \$	12.2	12.4	11.5	11.0	9.6	9.0
29. Net income after taxes \$	24.4	20.9	24.3	20.4	19.6	20.1
RATES OF RETURN ON SECURITIES AND LOANS						
<i>Percentage of Securities</i>						
30. Interest on U. S. Government securities	1.88	2.04	2.09	2.13	2.49	2.61
31. Interest and dividends on other securities #	2.54	2.51	2.54	2.38	2.43	2.56
32. Net losses (—) or recoveries and profits (+) on total securities †	-0.06	-0.05	+0.13	-0.09	-0.24	-0.14
<i>Percentage of Total Loans (Net)</i>						
33. Revenue on loans #	6.22	6.14	6.10	6.34	6.38	6.78
34. Net losses (—) or recoveries (+) †	-0.20	-0.43	-0.26	-0.19	-0.14	-0.13
DISTRIBUTION OF TOTAL ASSETS						
<i>Percentage of Total Assets</i>						
35. U. S. Government securities	33.9	34.7	34.1	34.8	33.8	34.3
36. Other securities #	6.4	6.7	7.2	8.0	8.8	9.2
37. Loans (net) #	31.0	31.6	31.5	31.5	32.6	32.2
38. Cash assets	28.2	26.5	26.6	25.1	24.1	23.5
39. Real estate assets	0.4	0.4	0.5	0.5	0.6	0.7
40. All other assets	0.1	0.1	0.1	0.1	0.1	0.1
41. Total assets	100.0	100.0	100.0	100.0	100.0	100.0
DISTRIBUTION OF TOTAL LOANS						
<i>Percentage of Total Loans (Gross)</i>						
42. Real estate loans	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
43. Loans to nonbank financial institutions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
# CCC loans to farmers	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
44. Other loans to farmers	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
45. Commercial and industrial loans	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
46. Consumer loans to individuals	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
47. All other loans	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
48. Total loans #	100.0	100.0	100.0	100.0	100.0	100.0
OTHER RATIOS						
<i>In Percentage</i>						
49. Total capital accounts to total assets	7.2	7.5	7.8	8.2	8.6	9.0
50. Total capital accounts to total assets excluding U. S. Government securities and cash assets	20.6	20.8	21.2	21.8	21.9	22.8
51. Total capital accounts to total deposits	7.8	8.2	8.5	9.0	9.5	10.0
52. Time to total deposits	11.8	13.4	14.5	15.4	16.0	17.8
53. Interest on time deposits	1.26	1.34	1.42	1.44	1.55	1.83

In 1966, "CCC loans to farmers" were reclassified from "loans" to "other securities."

§ Ratios for 1961 and subsequent years not strictly comparable with 1960 and prior years because of changes in the Income and Dividends report. Ratios 6, 7, and 8 are estimated for the years 1952-59 and will not necessarily add to Ratio 9.

TENTH FEDERAL RESERVE DISTRICT, 1952-1967

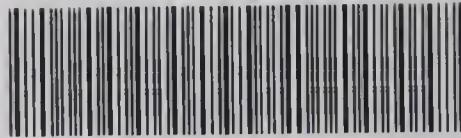
1958	1959	1960	1961	1962	1963	1964	1965	1966	1967
14.3	16.7	16.8	15.3	15.6	14.7	14.2	13.7	14.8	14.9
13.4	12.8	14.5	13.7	14.1	12.8	11.8	10.9	11.3	11.8
9.3	8.6	10.4	8.9	9.6	8.7	8.1	7.9	8.7	8.9
3.4	3.4	3.5	3.6	3.4	3.4	3.2	3.1	3.2	3.3
3.83	4.10	4.44	4.36	4.56	4.73	5.00	5.19	5.39	5.61
1.33	1.33	1.42	1.41	1.42	1.42	1.51	1.53	1.50	1.49
0.41	0.46	0.54	0.58	0.71	0.90	0.99	1.14	1.28	1.52
0.84	0.88	0.97	0.98	1.03	1.08	1.19	1.27	1.26	1.25
2.59	2.67	2.93	2.97	3.16	3.40	3.69	3.94	4.04	4.26
1.24	1.43	1.51	1.39	1.40	1.32	1.31	1.25	1.35	1.35
0.81	0.75	0.94	0.81	0.86	0.79	0.74	0.69	0.79	0.81
23.3	24.3	24.3	22.2	21.9	21.4	21.0	19.4	19.1	18.5
6.7	6.3	6.3	6.4	6.5	6.4	6.1	6.0	6.2	7.1
58.0	58.3	58.5	60.9	61.3	62.1	62.7	64.2	64.5	64.4
12.0	11.1	10.9	10.5	10.3	10.1	10.2	10.4	10.2	10.0
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
7.7	7.2	7.2	7.4	7.4	7.1	7.1	7.3	7.0	6.7
2.4	2.5	2.0	2.4	2.4	2.5	2.7	2.6	2.2	2.2
34.6	32.4	32.0	32.4	31.2	30.3	30.0	29.6	27.8	26.6
n.a.	n.a.	n.a.	2.3	2.4	2.5	2.5	2.4	2.6	2.5
10.6	11.1	12.0	13.2	15.4	18.9	19.9	21.9	23.8	27.1
n.a.	n.a.	n.a.	4.3	4.1	4.1	4.3	4.5	4.1	3.9
22.0	21.5	21.8	15.6	15.9	15.9	16.3	16.5	15.9	15.3
67.2	65.0	65.8	67.8	69.0	71.7	73.0	74.9	74.2	75.4
32.8	35.0	34.2	32.2	31.0	28.3	27.0	25.1	25.8	24.6
+0.1	-5.8	-3.0	-1.8	-1.8	-1.8	-3.1	-3.8	-4.2	-3.3
-2.2	-1.8	-1.2	-1.4	-1.2	-1.5	-1.2	-1.4	-1.6	-1.4
9.3	8.8	8.5	10.0	8.9	8.0	7.1	5.5	4.7	4.9
21.4	18.6	21.5	19.0	19.1	17.0	15.6	14.4	15.3	15.0
2.69	2.99	3.47	3.30	3.47	3.51	3.80	3.94	4.46	4.83
2.78	2.83	3.03	3.03	3.22	3.19	3.34	3.63	3.24	3.30
+0.18	-0.39	+0.05	+0.16	+0.11	+0.08	+0.01	-0.01	-0.13	+0.01
6.50	6.66	6.79	6.59	6.86	6.90	7.01	7.09	7.25	7.40
-0.08	-0.10	-0.21	-0.22	-0.21	-0.20	-0.31	-0.35	-0.32	-0.35
31.8	31.9	29.9	28.2	27.8	27.5	26.2	24.3	22.3	21.0
9.6	9.5	9.4	9.4	9.5	9.5	9.5	9.3	10.7	11.9
35.0	36.8	39.0	41.0	41.7	43.5	45.2	47.4	48.3	49.2
22.8	20.9	20.8	20.4	20.0	18.4	17.8	17.5	17.1	16.4
0.7	0.8	0.8	0.9	0.9	1.0	1.2	1.3	1.4	1.3
0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
n.a.	n.a.	15.3	15.0	15.5	16.1	16.7	16.9	17.2	17.0
n.a.	n.a.	1.4	1.3	1.2	1.2	1.3	1.3	1.2	1.3
n.a.	n.a.	6.2	10.0	8.6	6.3	2.6	2.3	n.a.	n.a.
n.a.	n.a.	39.2	36.3	37.1	37.9	37.8	35.6	36.6	36.7
n.a.	n.a.	16.1	16.2	16.5	16.8	18.0	19.2	19.3	19.6
n.a.	n.a.	20.5	19.9	19.7	20.2	21.8	22.8	23.5	22.9
n.a.	n.a.	1.3	1.3	1.4	1.5	1.8	1.9	2.2	2.5
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
9.0	8.9	9.4	9.5	9.3	9.5	10.2	10.3	9.8	9.4
21.2	20.1	20.4	19.4	18.9	18.6	19.4	18.6	17.0	15.9
10.1	10.0	10.6	10.6	10.4	10.9	11.8	11.9	11.1	10.7
20.2	21.2	22.9	24.5	27.0	30.0	32.7	35.2	37.7	41.2
2.00	2.13	2.36	2.45	2.69	3.15	3.23	3.46	3.68	3.98

† Included in Item 15. Average covers only those banks reporting service charges on deposit accounts or trust department revenue.

‡ Excludes transfers to and from valuation reserves on loans, beginning 1952; on securities, beginning 1953.

n.a. Not available.

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